

Serial No. 09/537,506  
Docket No. 10655.9400

### REMARKS

Applicants reply to the Final Office Action mailed on March 10, 2006 along with a Request for Continued Examination (RCE). The Examiner rejects claims 47-55 pending in the application. Applicants amend claims 47, 50, and 51. Upon entry of the foregoing amendments, claims 47-55 (2 independent claims; 9 total claims) remain pending in the application. Applicants request reconsideration in view of the above amendments and the following remarks. No new matter is included in the amendments.

### Telephone Interview

Applicants thank the Examiner for the telephone interview of May 2, 2006 during which the Office Action, the cited reference, and proposed amendments to the claims were discussed in detail. During the interview, it was agreed that the proposed amendments would be sufficient to overcome the cited reference ("Israel"). The proposed amendments discussed in the Examiner interview are presented in this Reply and Amendment. In addition, the Examiner stated that he would contact Applicant's representative, David Caplan, prior to issuing a new Office Action with newly cited references. Applicants agreed to submit a Request for Continued Examination (RCE) instead of filing a response to the Final Office Action that would necessitate an Advisory Action.

### New Matter Rejection

The Examiner objects to Claims 47 and 51 because the Examiner asserts that these claims contain new matter. Specifically, the Examiner states that correction of the following is required: "resolution templates is independent of a type of said financial dispute and resolution templates are available only to issuers." (Page 3) Applicants respectfully traverse this rejection. However, in order to expedite prosecution, and as discussed with the Examiner during the telephone interview of May 2, 2006, Applicants agree to amend claims 47 and 51 as listed above, and agreement was reached with the Examiner that these claim amendments would be sufficient to overcome this new matter rejection. As such, Applicants assert that amended claims 47 and 51 are supported by the original disclosure. Accordingly, Applicants respectfully request withdrawal of this rejection.

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### Rejection Under 35 U.S.C. § 112

Claims 47 and 51 stand rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. Specifically, the Examiner states "Claims 47 and 51 recites the limitation 'resolution template is independent of a type of said financial dispute and resolution templates are available only to issuers.' There is insufficient antecedent basis for this limitation in the disclosure." (Page 4) Applicants respectfully traverse this rejection. However, in order to expedite prosecution, and as discussed with the Examiner during the telephone interview of May 2, 2006, Applicants have amended claims 47 and 51 as stated above, and agreement was reached with the Examiner that these amendments would be sufficient to over this rejection under 35 U.S.C. § 112, second paragraph. Accordingly, Applicants respectfully request withdrawal of this rejection.

### Rejections Under 35 U.S.C. § 102(e)

Claims 47-55 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Israel *et al.*, U.S. Patent Application Publication No. US 2004/0210540 A1 ("Israel"). Applicants respectfully traverse this rejection.

As discussed with the Examiner during the telephone interview of May 2, 2006, Applicants have amended independent claims 47 and 51 as stated above, and agreement was reached with the Examiner that these amendments would be sufficient to over this rejection under 35 U.S.C. § 102. Specifically, Israel does not disclose or teach at least "selecting, by said user having said Issuer access right, an Issuer dispute resolution form, a first form, wherein said Issuer dispute resolution form is independent of a type of said financial dispute, and said Issuer dispute resolution form is available to users with said Issuer access right," (emphasis added) as similarly recited in amended independent claims 47 and 51. Accordingly, Applicants respectfully request withdrawal of this rejection.

Dependent claims 48-50 and 52-55 variously depend from independent claims 47 and 51, so dependent claims 48-50 and 52-55 are differentiated from the cited reference for at least the same reasons as set forth above, as well as in view of their own respective features.

### CONCLUSION

In view of the foregoing, Applicants respectfully submit that all of the pending claims, namely 47-55, fully comply with 35 U.S.C. §112 and are allowable over the art of record. Reconsideration of the application is respectfully requested. Should the Examiner wish to AXP No. TP19990129

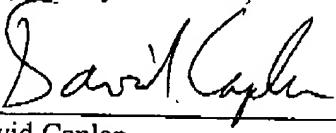
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discuss any of the above in greater detail or deem that further amendments should be made to improve the form of the claims, then the Examiner is invited to contact the undersigned at the Examiner's convenience. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814, including any required extension fees.

Respectfully submitted,

By:   
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Date: May 8, 2006

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